

<i>SERFF Tracking Number:</i>	<i>FRTH-127205372</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Forethought Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49527</i>
<i>Company Tracking Number:</i>	<i>A1200 - CSO FILING</i>		
<i>TOI:</i>	<i>L07G Group Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07G.111 Single Premium - Single Life</i>
<i>Product Name:</i>	<i>Group Whole Life - CSO</i>		
<i>Project Name/Number:</i>	<i>Group Whole Life - CSO/A1200-01 - CSO filing</i>		

Filing at a Glance

Company: Forethought Life Insurance Company

Product Name: Group Whole Life - CSO

SERFF Tr Num: FRTH-127205372 State: Arkansas

TOI: L07G Group Life - Whole

SERFF Status: Closed-Approved-Closed
State Tr Num: 49527

Sub-TOI: L07G.111 Single Premium - Single Life

Co Tr Num: A1200 - CSO FILING State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird
Disposition Date: 08/15/2011
Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Group Whole Life - CSO

Status of Filing in Domicile: Pending

Project Number: A1200-01 - CSO filing

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: FILED WITH
STATE OF DOMICILE ON AUGUST 3, 2011

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small

Group Market Type: Discretionary

Overall Rate Impact:

Filing Status Changed: 08/15/2011

State Status Changed: 08/15/2011

Deemer Date:

Created By: Kasey Poettker

Submitted By: Beth Witte

Corresponding Filing Tracking Number:

Filing Description:

Forethought Life Insurance Company plans to switch from using the Commissioners 2001 Standard Ordinary Mortality Table-E to the Ultimate 1980 Commissioners Standard Ordinary Mortality Table-E effective January 1, 2012. This change is being made in accordance with Arkansas Rule and Regulation 95. The change is to our group policy and certificate that are used to fund funeral planning.

This change will affect Policy Form Series A1100-01, et al. and Certificate Form Series A1200-01, et al. The only changes occur on certificate page 3 where Cash Values have been updated and policy page 7 and certificate page 6

SERFF Tracking Number: FRT-127205372 State: Arkansas
 Filing Company: Forethought Life Insurance Company State Tracking Number: 49527
 Company Tracking Number: A1200 - CSO FILING
 TOI: L07G Group Life - Whole Sub-TOI: L07G.111 Single Premium - Single Life
 Product Name: Group Whole Life - CSO
 Project Name/Number: Group Whole Life - CSO/A1200-01 - CSO filing

where the Basis of Values is shown. These forms were approved on for use on February 16, 1994. A copy of the revised pages is enclosed.

No other changes are being made. Revised actuarial memorandums are enclosed for your review.

Company and Contact

Filing Contact Information

Kasey Poettker, Compliance Analyst kasey_poettker@forethought.com
 1 Forethought Center 812-933-6748 [Phone]
 Batesville, IN 47006 812-933-6348 [FAX]

Filing Company Information

Forethought Life Insurance Company CoCode: 91642 State of Domicile: Indiana
 1 Forethought Center Group Code: 1266 Company Type: Insurance
 Batesville, IN 47006 Group Name: State ID Number:
 (800) 648-0075 ext. [Phone] FEIN Number: 06-1016329

Filing Fees

Fee Required? Yes
 Fee Amount: \$350.00
 Retaliatory? No
 Fee Explanation: \$50.00 PER FORM X 7 FORMS = \$350.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Forethought Life Insurance Company	\$350.00	08/11/2011	50542480

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/15/2011	08/15/2011

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Disposition

Disposition Date: 08/15/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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TOI:	L07G Group Life - Whole	Sub-TOI:	L07G.111 Single Premium - Single Life
Product Name:	Group Whole Life - CSO		
Project Name/Number:	Group Whole Life - CSO/A1200-01 - CSO filing		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	ACTUARIAL MEMOS		No
Supporting Document	RED-LINE DOCUMENTS		Yes
Form	SINGLE PAY GROUP MASTER POLICY		Yes
	BASIS OF VALUES PAGE 7		
Form	MULTI PAY GROUP MASTER POLICY		Yes
	BASIS OF VALUES PAGE 7		
Form	SINGLE PAY CERTIFICATE PAGE 3		Yes
Form	MULTI PAY UNDERWRITTEN		Yes
	CERTIFICATE PAGE 3		
Form	MULTI PAY GRADED DEATH BENEFIT		Yes
	CERTIFICATE PAGE 3		
Form	SINGLE PAY CERTIFICATE BASIS OF		Yes
	VALUES PAGE 6		
Form	MULTI PAY CERTIFICATE BASIS OF		Yes
	VALUES PAGE 6		

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TOI: L07G Group Life - Whole Sub-TOI: L07G.111 Single Premium - Single Life

Product Name: Group Whole Life - CSO

Project Name/Number: Group Whole Life - CSO/A1200-01 - CSO filing

Form Schedule

Lead Form Number: A1200 - CSO filing

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	A1110-03	Policy/Cont SINGLE PAY ract/Fratern GROUP MASTER al POLICY BASIS OF Certificate: VALUES PAGE 7 Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	A1110-03Pg7GEN0811.pdf
	A1111-03	Policy/Cont MULTI PAY GROUP ract/Fratern MASTER POLICY al BASIS OF VALUES Certificate: PAGE 7 Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	A1111-03Pg7GEN0811.pdf
	A1203-05	Policy/Cont SINGLE PAY ract/Fratern CERTIFICATE al PAGE 3 Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	A1203-050811.pdf
	A1204-05	Policy/Cont MULTI PAY ract/Fratern UNDERWRITTEN al CERTIFICATE Certificate: PAGE 3	Initial		0.000	A1204-050811.pdf

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A1205-05-AR	Amendmen t, Insert Page, Endorseme nt or Rider Policy/Cont MULTI PAY ract/Fratern GRADED DEATH al BENEFIT Certificate: CERTIFICATE Amendmen PAGE 3 t, Insert Page, Endorseme nt or Rider	Initial	0.000	A1205-05-AR 0811.pdf
A1211-03	Amendmen t, Insert Page, Endorseme nt or Rider Policy/Cont SINGLE PAY ract/Fratern CERTIFICATE al BASIS OF VALUES Certificate: PAGE 6 Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	A1211-03 Pg6GEN 0811.pdf
A1212-03	Amendmen t, Insert Page, Endorseme nt or Rider Policy/Cont MULTI PAY ract/Fratern CERTIFICATE al BASIS OF VALUES Certificate: PAGE 6 Amendmen t, Insert Page, Endorseme nt or Rider	Initial	0.000	A1212-03 Pg6GEN 0811.pdf

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- We may wait six months before making the loan, unless the purpose of the loan is to pay premium on a certificate.

LOAN VALUE

The most We can loan is:

- The cash value on the loan date; less
- Any existing loan and loan interest, from the date of the loan to the next Certificate Anniversary.

LOAN INTEREST

Interest on the loan is charged in arrears, at an effective annual rate of 8%. It is payable on each Certificate Anniversary and on the date the loan is paid in full. Any interest not paid when due will be added to the loan and bear interest at the same rate.

LOAN REPAYMENT

The Certificate Holder may repay all or part (minimum payment \$10) of a loan, at any time the certificate is in force. Any loan or loan interest not repaid will be deducted from the proceeds payable on death, maturity, or surrender.

TERMINATION

Whenever the loan amount, with interest, is more than the certificate's cash value, the certificate will be terminated. We will give the Certificate Holder 30 days notice, at the last known address, before terminating this certificate. We will also notify any assignee of record.

VALUES

BASIS OF VALUES

A description of the method used to compute values and reserves has been filed with the State Insurance Department where the group policy was delivered. Values and paid-up insurance amounts are based on the Ultimate 1980 Commissioners Standard Ordinary Mortality Table-E and will meet or exceed the minimum values required by the state.

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Our computations assume:

- The age of the Covered Person at last birthday;
- The interest rate shown on page 3 for Plan of Insurance;
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Our computations assume:

- The age of the Covered Person at last birthday;
- The interest rate shown on page 3 for Plan of Insurance;
- The Death Benefit payable immediately on death of the Covered Person; and
- Premiums payable throughout the certificate year.

PERSONAL INFORMATION

Certificate Number: [001234567] [FFE]

Covered Person: [Mr. John E. Doe]

Face Amount: [\$6,250.00 at 6 Month Anniversary]
[\$5,025.00 at Issue]

Sex: [Male] Issue Age: [50] Certificate Date: [August 2, 2011]

Premium: [\$5,000.00 Single Premium payable at Issue]

Owner and Beneficiary: As designated in the enrollment form or as later changed

Interest Rate for Basis of Values: [4.00%] Interest Rate for Reserves: [3.75%]

Cash Values prior to the [6 month anniversary] will be equal to the Face Amount at Issue times the net single premium using [4%] interest, which will always be greater than the minimum values required by the state which use [5%] interest.

Cash Value Table per \$1,000 Death Benefit – Base Certificate

The Cash Value of this certificate on each certificate anniversary is determined by multiplying the Face Amount by the appropriate Cash Value from the table below and dividing by 1,000.

End of Certificate <u>Year</u>	Cash <u>Value</u>	End of Certificate <u>Year</u>	Cash <u>Value</u>
1	386.33	13	538.62
2	397.83	14	552.57
3	409.55	15	566.58
4	421.46	16	580.64
5	433.57	17	594.78
6	445.88	18	609.03
7	458.41	19	623.41
8	471.19	20	637.92
9	484.23		
10	497.52	Age 65	566.58
11	511.04		
12	524.76	Age 121	1,000.00

PERSONAL INFORMATION

Certificate Number: [001234567] [FFE]

Covered Person: [Mr. John E. Doe]

Face Amount: [\$5,000.00] Certificate Date [August 2, 2011]

Sex: [Male] Issue Age: [50]

Premium: Limited pay – premium payable for [1 – 10] years

Monthly Payment	Monthly Automatic Payment	Quarterly Payment	Semi-Annual Payment	Annual Payment
[\$XX.XX]	[\$XX.XX]	[\$XXX.XX]	[\$XXX.XX]	[\$XXX.XX]

Owner and Beneficiary: As designated in the enrollment form or as later changed

Interest Rate for Basis of Values: [3.75%]

Cash Value Table per \$1,000 Death Benefit – Base Certificate

The cash value of this certificate on each certificate anniversary is determined by multiplying the death benefit by the appropriate cash value from the table below and dividing by 1,000.

End of Certificate Year	Cash Value	Amount of Paid-up Insurance	End of Certificate Year	Cash Value	Amount of Paid-up Insurance
1	59.96	160	13	538.62	1,000
2	147.61	382	14	552.57	1,000
3	238.94	601	15	566.58	1,000
4	334.17	816	16	580.64	1,000
5	433.57	1,000	17	594.78	1,000
6	445.88	1,000	18	609.03	1,000
7	458.41	1,000	19	623.41	1,000
8	471.19	1,000	20	637.92	1,000
9	484.23	1,000			
10	497.52	1,000	Age 65	566.58	1,000
11	511.04	1,000			
12	524.76	1,000	Age 121	1,000.00	1,000

PERSONAL INFORMATION

Certificate Number: [001234567] [FFE]

Covered Person: [Mr. John E. Doe]

Face Amount: [\$5,000.00] Certificate Date [August 2, 2011]

Sex: [Male] Issue Age: [50]

Limited Death Benefit Period and Amount:

[Return of premium plus [0-20%] of premiums paid for [1-12 months]

[Return of premium plus [5-20%] of premiums paid for [13-24 months]

AND/OR

[% of Face Amount][1-4 pay – 50-100%] or [5-10 pay – 30-100%] for [2-24 months]

For death, other than accidental death, prior to the end of the certificate year shown above, the death benefit is limited to the amount shown for that certificate year.

Premium: Limited pay – premium payable for [1 – 10] years

Monthly Payment	Monthly Automatic Payment	Quarterly Payment	Semi-Annual Payment	Annual Payment
[\$XX.XX]	[\$XX.XX]	[\$XXX.XX]	[\$XXX.XX]	[\$XXX.XX]

Owner and Beneficiary: As designated in the enrollment form or as later changed

Interest Rate for Basis of Values: [4.0%] Interest Rate for Reserves: [4.0%]

Cash Value Table per \$1,000 Death Benefit – Base Certificate

The cash value of this certificate on each certificate anniversary is determined by multiplying the death benefit by the appropriate cash value from the table below and dividing by 1,000.

End of Certificate Year	Cash Value	Amount of Paid-up Insurance	End of Certificate Year	Cash Value	Amount of Paid-up Insurance
1	59.90	160	13	538.63	1,000
2	149.00	386	14	552.57	1,000
3	239.88	603	15	566.58	1,000
4	334.65	817	16	580.64	1,000
5	433.58	1,000	17	594.78	1,000
6	445.89	1,000	18	609.03	1,000
7	458.42	1,000	19	623.41	1,000
8	471.19	1,000	20	637.92	1,000
9	484.23	1,000			
10	497.52	1,000	Age 65	566.58	1,000
11	511.04	1,000			
12	524.77	1,000	Age 100	1,000.00	1,000

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VALUES

BASIS OF VALUES

A description of the method used to compute values and reserves has been filed with the State Insurance Department where the group policy was delivered. Values and paid-up insurance amounts are based on the Ultimate 1980 Commissioners Standard Ordinary Mortality Table-E and will meet or exceed the minimum values required by the state.

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- The age of the Covered Person at last birthday;
- The interest rates shown on page 3 for Plan of Insurance;
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- A single premium paid at issue.

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Filing Company:	Forethought Life Insurance Company	State Tracking Number:	49527
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Supporting Document Schedules

	Item Status:	Status
		Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

Certification 080911.pdf

	Item Status:	Status
		Date:

Satisfied - Item: Application

Comments:

G503-01 (APPLICATION) AND A1-75-04 (ENROLLMENT FORM) WERE BOTH APPROVED BY THE DEPARTMENT ON FEBRUARY 16, 1994

	Item Status:	Status
		Date:

Satisfied - Item: ACTUARIAL MEMOS

Comments:

Attachments:

MP UW - Grp 1980 Uni 400-400 CRVM-CRVM - Age 50 - 2011 07.pdf

SP GI - Grp 1980 Uni 400-400 NLP-NLP - Age 50 - 2011 07.pdf

MP GI (AR) - Grp 1980 Uni 400-400 CRVM-CRVM - Age 50 - 2011 07.pdf

	Item Status:	Status
		Date:

Satisfied - Item: RED-LINE DOCUMENTS

Comments:

Attachments:

A1110-03Pg7GEN 0811 (redline).pdf

A1111-03Pg7GEN (Redline) 0811.pdf

A1203-05 0811(redline).pdf

A1204-05 0811(Redline).pdf

A1211-03 Pg6GEN 0811(redline).pdf

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A1212-03 Pg6GEN 0811(redline).pdf

A1205-05-AR 0811(Redline).pdf



CERTIFICATION

I, David K. Mullen, Assistant Secretary of Forethought Life Insurance Company of Batesville, Indiana hereby certify that Form Filing A1200, et al complies with Regulations of the Arkansas Department of Insurance.

August 9, 2011

A handwritten signature in black ink, appearing to read "David K. Mullen", written over a horizontal line.

David K. Mullen
Assistant Secretary

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VALUES

BASIS OF VALUES

A description of the method used to compute values and reserves has been filed with the State Insurance Department where the group policy was delivered. Values and paid-up insurance amounts are based on the [Ultimate 1980](#) Commissioners ~~2001~~ Standard Ordinary Mortality Table-E and will meet or exceed the minimum values required by the state.

The cash values for this certificate are shown in the Cash Value Table in the certificate. The values shown are for the Certificate Anniversary at the end of the Certificate Year shown. The values assume no loans exist. We will furnish values not shown in the table upon request.

Our computations assume:

- The age of the Covered Person at last birthday;
- The interest rate shown on page 3 for Plan of Insurance;
- The Death Benefit payable immediately on death of the Covered Person; and
- Premiums payable throughout the certificate year.

PERSONAL INFORMATION

Certificate Number: [001234567] [FFE]

Covered Person: [Mr. John E. Doe]

Face Amount: [\$6,250.00 at 6 Month Anniversary]
[\$5,025.00 at Issue]

Sex: [Male] Issue Age: [50] Certificate Date: [August 2, 2011]

Premium: [\$5,000.00 Single Premium payable at Issue]

Owner and Beneficiary: As designated in the enrollment form or as later changed

Interest Rate for Basis of Values: [4.00%] Interest Rate for Reserves: [3.75%]

Cash Values prior to the [6 month anniversary] will be equal to the Face Amount at Issue times the net single premium using [4%] interest, which will always be greater than the minimum values required by the state which use [5%] interest.

Cash Value Table per \$1,000 Death Benefit – Base Certificate

The Cash Value of this certificate on each certificate anniversary is determined by multiplying the Face Amount by the appropriate Cash Value from the table below and dividing by 1,000.

End of Certificate Year	Cash Value	End of Certificate Year	Cash Value
1	342.52 386.33	13	488.90 538.62
2	353.65 397.83	14	502.20 552.57
3	365.00 409.55	15	515.61 566.58
4	376.56 421.46	16	529.16 580.64
5	388.31 433.57	17	542.85 594.78
6	400.23 445.88	18	556.69 609.03
7	412.32 458.41	19	570.68 623.41
8	424.60 471.19	20	584.80 637.92
9	437.10 484.23		
10	449.80 497.52	Age 65	515.61 566.58
11	462.59 511.04		
12	475.73 524.76	Age 121	1,000.00

PERSONAL INFORMATION

Certificate Number: [001234567] [FFE]

Covered Person: [Mr. John E. Doe]

Face Amount: [\$5,000.00] Certificate Date [August 2, 2011]

Sex: [Male] Issue Age: [50]

Premium: Limited pay – premium payable for [1 – 10] years

Monthly Payment	Monthly Automatic Payment	Quarterly Payment	Semi-Annual Payment	Annual Payment
[\$XX.XX]	[\$XX.XX]	[\$XXX.XX]	[\$XXX.XX]	[\$XXX.XX]

Owner and Beneficiary: As designated in the enrollment form or as later changed

Interest Rate for Basis of Values: [3.75%]

Cash Value Table per \$1,000 Death Benefit – Base Certificate

The cash value of this certificate on each certificate anniversary is determined by multiplying the death benefit by the appropriate cash value from the table below and dividing by 1,000.

End of Certificate Year	Cash Value	Amount of Paid-up Insurance	End of Certificate Year	Cash Value	Amount of Paid-up Insurance
1	56.64 60.97	156 163	13	508.88 538.62	1,000
2	139.96 150.32	374 389	14	521.96 552.57	1,000
3	226.39 241.93	587 608	15	535.13 566.58	1,000
4	316.11 335.70	796 820	16	548.42 580.64	1,000
5	409.29 433.57	1,000	17	561.83 594.78	1,000
6	421.16 445.88	1,000	18	575.36 609.03	1,000
7	433.17 458.41	1,000	19	589.01 623.41	1,000
8	445.36 471.19	1,000	20	602.78 637.92	1,000
9	457.75 484.23	1,000			
10	470.32 497.52	1,000	Age 65	535.13 566.58	1,000
11	483.05 511.04	1,000			
12	495.91 524.76	1,000	Age 121	1,000.00	1,000

LOANS

The Certificate Holder may obtain a loan from Us on the sole security of the certificate, and subject to the conditions which follow:

- The Certificate Holder assigns a portion of the death proceeds equal to the outstanding loan balance to Us.
- We may wait six months before making the loan, unless the purpose of the loan is to pay premium on a certificate.

LOAN VALUE

The most We can loan is:

- The cash value on the loan date; less
- Any existing loan and loan interest, from the date of the loan to the next Certificate Anniversary.

LOAN INTEREST

Interest on the loan is charged in arrears, at an effective annual rate of 8%. It is payable on each Certificate Anniversary and on the date the loan is paid in full. Any interest not paid when due will be added to the loan and bear interest at the same rate.

LOAN REPAYMENT

The Certificate Holder may repay all or part (minimum payment \$10) of a loan, at any time the certificate is in force. Any loan or loan interest not repaid will be deducted from the proceeds payable on death, maturity, or surrender.

TERMINATION

Whenever the loan amount, with interest, is more than the certificate's cash value, the certificate will be terminated. We will give the Certificate Holder 30 days notice, at the last known address, before terminating this certificate. We will also notify any assignee of record.

VALUES

BASIS OF VALUES

A description of the method used to compute values and reserves has been filed with the State Insurance Department where the group policy was delivered. Values and paid-up insurance amounts are based on the Ultimate 1980 Commissioners ~~2001~~ Standard Ordinary Mortality Table-E and will meet or exceed the minimum values required by the state.

The cash values for this certificate are shown in the Cash Value Table on page 3. The values shown are for the Certificate Anniversary at the end of the Certificate Year shown. The values assume no loans exist. We will furnish values not shown in the table upon request.

Our computations assume:

- The age of the Covered Person at last birthday;
- The interest rates shown on page 3 for Plan of Insurance;
- The Death Benefit payable immediately on death of the Covered Person; and
- A single premium paid at issue.

LOANS

The Certificate Holder may obtain a loan from Us on the sole security of the certificate, and subject to the conditions which follow:

- The Certificate Holder assigns a portion of the death proceeds equal to the outstanding loan balance to Us.
- We may wait six months before making the loan, unless the purpose of the loan is to pay premium on a certificate.

LOAN VALUE

The most We can loan is:

- The cash value on the loan date; less
- Any existing loan and loan interest, from the date of the loan to the next Certificate Anniversary.

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VALUES

BASIS OF VALUES

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The cash values for this certificate are shown in the Cash Value Table on page 3. The values shown are for the Certificate Anniversary at the end of the Certificate Year shown. The values assume no loans exist. We will furnish values not shown in the table upon request.

Our computations assume:

- The age of the Covered Person at last birthday;
- The interest rate shown on page 3 for Plan of Insurance;
- The Death Benefit payable immediately on death of the Covered Person; and
- Premiums payable throughout the certificate year.

PERSONAL INFORMATION

Certificate Number: [001234567] [FFE]

Covered Person: [Mr. John E. Doe]

Face Amount: [\$5,000.00] Certificate Date [August 2, 2011]

Sex: [Male] Issue Age: [50]

Limited Death Benefit Period and Amount:

[Return of premium plus [0-20%] of premiums paid for [1-12 months]

[Return of premium plus [5-20%] of premiums paid for [13-24 months]

AND/OR

[% of Face Amount][1-4 pay – 50-100%] or [5-10 pay – 30-100%] for [2-24 months]

For death, other than accidental death, prior to the end of the certificate year shown above, the death benefit is limited to the amount shown for that certificate year.

Premium: Limited pay – premium payable for [1 – 10] years

Monthly Payment	Monthly Automatic Payment	Quarterly Payment	Semi-Annual Payment	Annual Payment
[\$XX.XX]	[\$XX.XX]	[\$XXX.XX]	[\$XXX.XX]	[\$XXX.XX]

Owner and Beneficiary: As designated in the enrollment form or as later changed

Interest Rate for Basis of Values: [4.0%] Interest Rate for Reserves: [4.0%]

Cash Value Table per \$1,000 Death Benefit – Base Certificate

The cash value of this certificate on each certificate anniversary is determined by multiplying the death benefit by the appropriate cash value from the table below and dividing by 1,000.

End of Certificate Year	Cash Value	Amount of Paid-up Insurance	End of Certificate Year	Cash Value	Amount of Paid-up Insurance
1	<u>57.1759.90</u>	<u>158160</u>	13	<u>508.88538.63</u>	1,000
2	<u>141.23149.00</u>	<u>377386</u>	14	<u>521.96552.57</u>	1,000
3	<u>227.26239.88</u>	<u>589603</u>	15	<u>535.13566.58</u>	1,000
4	<u>316.55334.65</u>	<u>797817</u>	16	<u>548.42580.64</u>	1,000
5	<u>409.29433.58</u>	1,000	17	<u>561.83594.78</u>	1,000
6	<u>421.16445.89</u>	1,000	18	<u>575.36609.03</u>	1,000
7	<u>433.17458.42</u>	1,000	19	<u>589.01623.41</u>	1,000
8	<u>445.36471.19</u>	1,000	20	<u>692.78637.92</u>	1,000
9	<u>457.75484.23</u>	1,000			
10	<u>470.32497.52</u>	1,000	Age 65	<u>535.13566.58</u>	1,000
11	<u>483.05511.04</u>	1,000			
12	<u>495.91524.77</u>	1,000	Age 100	1,000.00	1,000